

Application number: 10/728,222

Art Unit: 3694

Page 1 of 6

Applicant: Khai Hee Kwan

Examiner: Shahid R. Merchant.

Title: Method, apparatus and program for user to determine the ownership cost of a motor vehicle.

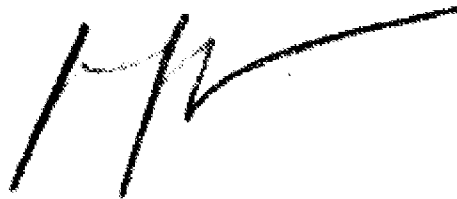
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Alexandria, VA 22313-1450

In reply to Final Office Action Letter mailed on 9 Nov, 2007, we respectfully ask the examiner to reconsider our response below. No amendments have been made in this submission.

Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'KHAI KWAN', written in a stylized, cursive-like font.

Khai Kwan

023336

9 Dec 2007